

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: DERRICK FORD	§	Case No.: 09-44089
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/27/2010.
- 6) Number of months from filing to the last payment: 0
- 7) Number of months case was pending: 5
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,100.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ .00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	\$ .00

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ .00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ .00

Attorney fees paid and disclosed by debtor \$ .00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ALLIED INTERSTATE	SECURED	95.62	NA	NA	.00	.00
AMERICAN EXPRESS	SECURED	6,600.00	NA	NA	.00	.00
BANK OF AMERICA NA	SECURED	6,596.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	SECURED	3,696.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	SECURED	1,245.00	NA	NA	.00	.00
CHARTER	SECURED	5,497.00	NA	NA	.00	.00
FIFTH THIRD BANK	SECURED	9,000.00	NA	NA	.00	.00
NORTHWEST FINANCIAL	SECURED	1,059.00	NA	NA	.00	.00
PEOPLES ENERGY	PRIORITY	674.00	NA	NA	.00	.00
RECIEVABLES MANAGEME	PRIORITY	200.00	NA	NA	.00	.00
T MOBILE	PRIORITY	764.00	NA	NA	.00	.00
WESTLAKE HOSPITAL	PRIORITY	321.00	NA	NA	.00	.00
LOYOLA UNIVERSITY	UNSECURED	145.00	NA	NA	.00	.00
CHARTER ONE	UNSECURED	422.55	NA	NA	.00	.00
CHARTER ONE	UNSECURED	351.46	NA	NA	.00	.00
MERCANTILE ADJUSTMEN	UNSECURED	6,833.20	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	15,818.58	.00	20,475.16	.00	.00
WELLS FARGO FINANCIA	UNSECURED	NA	1,080.42	1,080.42	.00	.00
FIFTH THIRD BANK	UNSECURED	NA	9,785.36	9,785.36	.00	.00
EMC MORTGAGE CO	SECURED	NA	134,557.74	.00	.00	.00
EMC MORTGAGE CO	SECURED	NA	32,111.55	.00	.00	.00
LIGHTHOUSE FINANCIAL	SECURED	NA	3,775.00	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	31,340.94	.00	.00

**Disbursements:**

Expenses of Administration	\$	.00	
Disbursements to Creditors	\$	.00	
<b>TOTAL DISBURSEMENTS:</b>		\$	.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.